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PATENT

Case Docket No. AUTUS.001A

Date: June 4, 2004

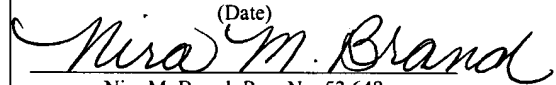
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Frank Talarico, Jr.
Appl. No. : 10/804,686
Filed : March 19, 2004
For : SYSTEMS AND METHODS
FOR A LOADABLE STORED-
VALUE CARD WITH A
CONTRIBUTION TO A
SPECIFIED BENEFICIARY
Examiner : Unknown
Group Art Unit : Unknown

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

June 4, 2004

(Date)


Nira M. Brand, Reg. No. 52,648

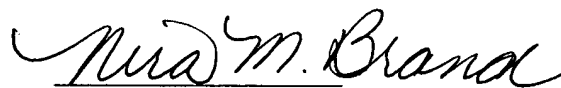
TRANSMITTAL LETTER

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

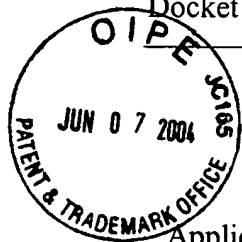
Dear Sir:

Enclosed for filing in the above-identified application are:

- (X) An Information Disclosure Statement.
- (X) A PTO Form 1449 with twelve (12) references.
- (X) The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 11-1410.
- (X) Return prepaid postcard.



Nira M. Brand
Registration No. 52,648
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INFORMATION DISCLOSURE STATEMENT

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For : SYSTEMS AND METHODS FOR A
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P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Enclosed is form PTO-1449 listing twelve (12) references. Identification herein is not an admission that any of the foregoing is prior art to the above-captioned application. Copies of disclosed U.S. patents and/or publications are not included pursuant to PTO waiver of the requirement under 37 C.F.R. § 1.98(a)(2)(i) for applications filed after June 30, 2003. Copies of other references are enclosed.

This Information Disclosure Statement is being filed within three months of the filing date of this application and no fee is required in accordance with 37 C.F.R. § 1.97(b)(1), (b)(2), or (b)(4).

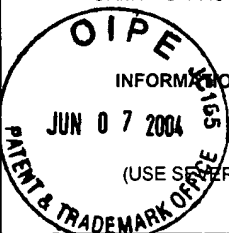
Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: June 4, 2004

By: Nira M. Brand

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FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  INFORMATION DISCLOSURE STATEMENT BY APPLICANT (USE SEVERAL SHEETS IF NECESSARY)	ATTY. DOCKET NO. AUTUS.001A	APPLICATION NO. 10/804,686
	APPLICANT Frank Talarico, Jr.	
	FILING DATE March 19, 2004	GROUP Unknown

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
	2002/0116214 A1	08/22/02	Horn			
	5,466,919	11/14/95	Hovakimian			
	5,907,832	05/25/99	Pieterse			
	6,105,008	08/15/00	Davis, et al.			
	6,185,545	02/06/01	Resnick, et al.			
	6,386,444	05/14/02	Sullivan			
	6,473,500	10/29/02	Risafi, et al.			
	6,631,358	10/07/03	Ogilvie			

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
	(A1) 2,254,378	11/23/98	Canada				

EXAMINER INITIAL	OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)
	http://www.upromise.com as accessed on 6/24/04 in 3 pages.
	http://www.upromise.com/8720.do?cx=11 as accessed on 6/24/04 in 3 pages
	http://www.upromise.com/content/savingsplans/index.html?cx=11 as accessed on 6/24/04 in 3 pages

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060304

EXAMINER	DATE CONSIDERED
*EXAMINER: INITIAL IF CITATION CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP 609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED, INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.	